

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : **10/697,114** Confirmation No.: 8439  
Filed : October 31, 2003  
Applicant : Kight, et al.  
Title : **Systems and Methods for Risk Based Determination of a Form  
For Debiting an Account of a Payer for a Payment Made to a  
Payee on Behalf of the Payer**

TC/AU : 3691  
Examiner : Kelly Scaggs Campen

Docket No. : 23952-0042  
Customer No. : 72386

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement under 37 C.F.R. 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith. Copies of any other cited items are enclosed.

The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

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Pursuant to 37 C.F.R. § 1.97(c)(2), no item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of this information disclosure statement. Thus, no fees are believed due; however, the Commissioner is hereby authorized to charge any additional fees due to Deposit Account No. 19-5029.

Respectfully submitted,



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Rhett S. White  
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**Date: March 12, 2008**

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